

tunities offered them. The Commissioner of Orissa, Mr. Ravenshaw, subsequently in a proclamation told the people that irrigated land would be treated as unirrigated in any future settlement; and then, as if to awaken as much anxiety and distrust as possible on a question so important to the people, the Commissioner was told that he had exceeded his authority in making such a declaration, and that the pledge should have been confined to the next approaching settlement.

Lord Stanley had also encouraged private enterprise in irrigation works by giving the Madras Irrigation Company a guarantee of five per cent. on a million sterling for twenty-five years. This company, it will be recollected, was started at Madras during the time of the great speculation mania at Bombay, in 1864. It was an unfortunate essay of Lord Stanley's, for after spending their million the Company found they had nothing to go on with; a further advance of 600,000*l.* was sanctioned by the Home Government; a condition, however, attached to the concession being, that should the canal not be open by 1871 the works are to be made over to the Government.

Sir Charles Wood, however, and his council appear to have been in doubt all this time whether it was a sound and prudent policy to entrust irrigation works to private enterprise, and in 1863 the opinions of the heads of the local governments were called for. Some were strongly against private enterprise being entrusted with works of this nature, and maintained that they were the exclusive province of the Government; others held that, under certain conditions and restrictions, private companies might fairly be called on to assist. Mr. Maine argued very strongly against private enterprise, saying that in Europe the question could never even have come under discussion, because it was a principle universally acknowledged in all countries where public affairs are conducted in accordance with the generally accepted principles of jurisprudence, that water, like air and light, can never become private property. Sir

John Lawrence objected to private enterprise mainly on the ground that it would be putting the population of the country in the power of a joint stock company; for when the agricultural population had come to depend upon canals for irrigating their fields, they would in fact be dependent for the means of existence upon the proprietors of canals.

It is much to be regretted that the prosecution of irrigation works was delayed, owing to this discussion. Until Government had made up its mind who should construct the canals they were left unmade, and the people exposed to the risk of ever-recurring famines. Mr. Massey went into the question in his financial statement for 1866-7, and stated the case very fairly, he himself being of opinion that Government and private enterprise might co-operate, which is a commonsense practical view of the case. To the Viceroy's argument, that it would be dangerous to abandon the natives to the mercy of a private company, Mr. Massey replied, that the country had for a century been governed by a trading corporation, and he was not aware that the East India Company's administration had contrasted unfavourably, either in generosity or humanity, with that of the Queen; that it is not a question as to who shall realize the profits, but one of much greater magnitude, involving the actual life of the people. And for irrigation works to be postponed while Government is haggling about the profits is as inhuman as it is impolitic.

Even so long ago as 1861, Mr. Laing in council remarked: "That Colonel Cotton had said that water was gold in India, but that it was more than gold—it was life." Yet for years the construction of works of irrigation had been suspended, while Secretaries of State, and Governors, and Members of Council wrote volumes of despatches to ventilate the question whether such works should be undertaken by Government or made over to private enterprise, In the two cases in which the experiment has been tried,

the conclusion has undoubtedly been unfavourable to the construction of extensive irrigation works by private enterprise. The Madras Irrigation Company started with a million capital guaranteed, and by the end of the first year was forced to apply for a guarantee for a further sum of 600,000*l.*, with the prospect after all of having to hand over their unfinished works, in accordance with the agreement to that effect, to Government. And the East India Irrigation Company, which commenced work in Orissa, was obliged to come to Government for assistance to prevent the sudden stoppage of their operations—a calamity which the Commission represented would cause great loss to the Province—and eventually to make over to Government their unfinished work, stock, and plant.

In addition to the subject of agency is one of construction. Unfortunately, there is a great difference of opinion between two schools of engineers in India, the Madras and the Bengal school. As long as the engineers of each province confined themselves to their own field, with whose peculiarities and requirements they were familiar, all went well; but, in an evil hour, in consequence of a reported failure of the Ganges canal, which in reality was not a failure, a Madras engineer of great repute was sent to examine and report on it. The general principles of engineering are applicable everywhere, and under all circumstances, but it is easily conceivable that there should be features in the character of rivers in Madras which are not met with in those of Upper India—a theory put forward by Mr. Login, C.E., and long scouted by his official superiors, but eventually proved by him to be sound; and this simple fact will account for much of the difference of opinion that has prevailed among eminent men. In the budget debate of 1867, Mr. Massey speaks of this unhappy dispute in the following terms:—

“We have had differences of opinion, differences very likely to arise between eminent engineers, as to the mode in which these works should be carried on. I should rather say there has been a conflict

of opinion between the two schools of engineers on the subject. While that conflict was raging, it was difficult for an unskilled Government to take upon itself to pronounce an opinion. But steps have been taken to reconcile the conflicting opinions, and I am sure that the ability and zeal which actuate the professional men who have given their time and talents to projects of this magnitude may be relied on to remove minor causes of difference, and to reach some practical conclusion advantageous to the country, conducive to their own fame, and satisfactory to the Government."

No pen, no language, can do justice to the overwhelming importance of this subject. Three famines in ten years will carry off four millions of people at least; yet in the time canals might be constructed which would keep those four millions alive. And it has been shown, on incontestable evidence, that irrigation works may be constructed at no loss; on the contrary, at a certain profit. But nothing was done, because Government was uncertain whether the interloping spirit of private enterprise should be allowed to interfere,—whether abstract principles of jurisprudence justified them in getting others to do absolutely necessary works which they could not do, at least had not done, for themselves, while their officers were squabbling about gradients and cubic feet of silt. It was as if two surgeons allowed a patient to die of hæmorrhage while they disputed about the kind of bandage that should be used to stop the bleeding.

The Government have, however, at last awakened to a sense of their responsibility on this head; and by the appointment of Colonel Strachey as Superintendent of Irrigation, and by other measures, indicated a determination to put their shoulder to the wheel. A brief statement of the projects now in course of being carried out was made by Sir John Lawrence to the Council on the 31st March, 1868, and I cannot do better than quote His Excellency's own words on the occasion. He prefaced his statement with remarking that, in the first place, irrigation works were by no means so profitable as had been represented, at any rate in many parts of India; and secondly,

that however anxious the Government might be to construct them, and although the principle had been fully established that they could borrow for the purpose of carrying out reproductive works like canals, yet the utmost care was necessary that more designs should not be taken in hand than could be carried out with due regard to economy and to their resources, which consisted of borrowed money; and thirdly, that they had been a good deal hampered by the want of properly instructed and experienced officers to superintend the operations.

•His Excellency said :

“To show generally what had been done in the way of pushing on projects during the last year, the operations of each province would be briefly mentioned.

“Beginning with the Punjab, they had the new project for a canal from the Sutlej, roughly estimated to cost about two millions, which would immediately receive sanction to admit of the exact line being marked out on the ground, and the detailed designs and estimates of the works prepared. It might be hoped that work would actually be begun next season.

“Next, the remodelling of the Bari Doab Canal, with a view to increase the supply of water from the Beas River, was under consideration. Also a large project for improving the Western Jumna Canal, and for extending it into the arid districts near Sirsa.

“Surveys had also been put in hand for projects for canals to be derived from the Sutlej during the monsoon months, for the country between Ferozpur and Multan; and like surveys were also going on for extending the canals on the right bank of the Indus.

“There had been some difficulty in finding qualified officers for all these surveys, but they were believed to be going on satisfactorily.

“In the North-West Provinces, a new project for a canal from the Jumna, to leave it below Delhi, and to irrigate the Agra and Muttura districts, at a cost of about half-a-million, had been sanctioned in the rough, and was already in great part marked out. The remodelling of the Ganges Canal, and the arrangements needed for making it a complete line of navigation throughout its length, were in progress, and some part of the designs had already been received. When these and other contemplated navigation lines were carried out, there would be continuous water communication from Lahore to Delhi, Agra, the Doab, and on into Oudh.

“Plans were under consideration for carrying out extensive works in Rohilkhand, on the north of the Ganges, which would combine irrigation and drainage.

"Engineers were also at work in Bundalkhand, preparing projects for utilizing the water of the three chief rivers which flowed through that province. In connexion with these operations, it would be seen whether a further supply of water could be secured from the lower part of the Jumna to be led to Allahabad.

"In the province of Oude surveys were also in progress for a canal to be taken from the Sarda. This would be a first-class work, not smaller than the Ganges Canal, and might probably cost two millions or more.

"In Bengal, on the north, the engineers were at work in Tirhoot, with a view of utilizing the waters of the Gandak River. Also surveys had been begun in Nuddea, which might lead to the formation of a canal, often talked of, to be led from the Ganges near Rajmahal, perhaps as far as Calcutta. A project was well advanced for a canal from the Damoodah, to serve as a navigation and irrigation work, and communicating between the coal district at Rániganj and the Hooghly. Other designs on some of the other neighbouring rivers of this part of Bengal were also in hand.

"The canal from the Soane, which was to have been carried out by the East India Irrigation Company, would probably be handed over to the Government for execution, and arrangements would be made for beginning it as soon as the negotiations with the company would permit. The works of the same company in Orissa continued to progress.

"In the Central Provinces, an officer had been obtained from Madras for the special prosecution of irrigation works, and two promising projects were well forward, and might probably be in a fit state for submission to the Government of India for sanction in a month or two.

"In Madras, the attention of the engineers had been specially directed to the preparation of projects for the completion of the great works connected with the anicuts on the Godaveri and Kistna. Portions of these had already received sanction, and the rest were expected soon to be sent up. Two very large tank works were in course of execution near Madras itself. A large project had lately been sanctioned for the extension of the irrigation from the Pennair River in the Nellore district.

"A survey had also been carried out for a canal to turn the water of a river rising in the higher ranges of the Travancore mountains into the plain of Madura. There were considerable difficulties to be encountered in the realization of this scheme, but it was hoped that they might be satisfactorily met.

"Other projects of value were under preparation in the Madras Presidency, and important improvements in the Cauveri works were also contemplated.

"In the Bombay Presidency, beginning with Sind, a very large

xii.]

scheme for a canal from the Indus at Roree, to irrigate the Hyderabad collectorate, was under consideration. Other projects were in hand for improvements of other existing canals in that province.

"In Guzarát, a project for a canal from the Tapté had just been sent up for sanction by the Government of India, and another project was believed to be in preparation for another valuable work.

"In Khandeish, one work of importance was already in operation, and the engineers were employed in preparing for its extension.

"In the Deccan there were numerous projects in various stages of progress, and several new schemes of magnitude almost ready for final submission to Government.

"Lastly, in Mysore, additional vigour had been given to the progress of irrigation works, and it had been proposed to apply a large sum from the accumulated surplus revenues, in excess of the annual grants from current income, to the prosecution of these works.

"To strengthen the hands of the Government in respect to engineers for employment on the new works, which would soon begin to be ready for execution, the Secretary of State had, at the urgent request of the Government of India, sent out to this country thirty civil engineers of experience, the greater part of whom had already arrived, and would be immediately distributed among the local governments, where their services were likely to be most needed. Increased numbers of young officers would also be appointed by the Secretary of State in the course of the coming year, so that it was hoped that no further difficulty of importance would be met with from this quarter.

"Generally, it might be affirmed that the Government of India had taken all necessary steps to inaugurate the policy of extending irrigation to the utmost. It had already established in every province a separate head to the Irrigation Branch of the Public Works Department, and would be ready to consider favourably every proposal having in view the improved administration of this class of works. It was the peculiar duty of the Government of India to see that all proper precautions were taken to prevent the hasty or wasteful application of borrowed money to new works; and at the same time to provide all needful funds for the prosecution of works of ascertained utility and satisfactory design; and till the present time, it was believed that no question had arisen as to the manner in which these duties had been performed by it."

If, as Sir Erskine Parry says in the minute already quoted, so many disasters have arisen in India from the error of clothing vague theories in the rigid garb of law, it may be safely asserted that many failures have occurred from an indiscriminate application of general principles of political economy, which are held to be indisputable

axioms in Europe, to a country like India, where the conditions under which those principles are to come into play are wholly different. Sir Charles Wood was entitled to speak with authority on the Currency, from the fact of his having been chairman of the parliamentary committee of the Bank Act of 1841, and from the part he took in the discussions on the Bank of England Charter Act. in 1844, as well as from the experience he acquired while Chancellor of the Exchequer in the monetary crisis of 1847.¹ Of Mr. Wilson's, and his successor Mr. Laing's, capacity to deal with a subject of this nature there is no need to speak; yet it is not too much to say that the measures which were inaugurated by the experience of all these eminent men have been failures; and if the reason be asked, the answer is plain, because their experience was gained exclusively in England and applied to India. Once or twice the Indian Government has had to ship back to England gold bullion—sovereigns sent out from England to be forced upon the country; it was found that outside Calcutta every sovereign was worth a little more than the ten rupees it was intended to represent, the value increasing with the distance from the Presidency, and therefore, as a standard currency, it was useless. When Mr. Wilson first came out, there were in circulation, besides the rupee, a copper coin of standard value and gold mohurs, which can scarcely be said to have been in circulation, as they have not been received at Government treasuries in payment of revenue since 1852, and the native coins fetch a variable price in the market. There was, besides, a limited circulation of bank notes issued by the three banks at Calcutta, Madras, and Bombay, in which banks Government were shareholders, and were represented in the board of directors by their own officers.

Sir Charles Wood's views were fully explained to Mr.

¹ "Sir Charles Wood's Administration of Indian Affairs." By Algernon West, late Private Secretary.

Wilson before he left England, and after his arrival in India he drew up a minute on the subject of the Currency, in which he recommended three principal measures: to withdraw the paper then in circulation; to issue in lieu of it Government notes at the three cities—Calcutta, Bombay, and Madras, and in circles in the interior, the note of each circle being a legal tender within its limits, and payable on demand at the central treasury and in the presidency cities; and that coin or bullion, to the extent of one-third of the notes issued, should be retained, and Government securities held for the remainder.

Mr. Wilson did not live to complete the scheme; and during Mr. Laing's tenure of office the Government of India passed the Currency Bill, deviating from Mr. Wilson's suggestion, which had Sir Charles Wood's cordial support, in making the banks in the presidency cities and their agencies, the centres of issue and exchange of notes. To compensate the banks for the loss of privilege of issuing their own notes, they were made treasurers to the Government, and entrusted with the management of the Government debt. This change in the constitution of the banks necessitated a new charter, in which the Government of India inserted a provision that was not in accordance with Sir Charles Wood's instructions, viz. a clause authorizing them to draw bills payable out of India, and to purchase bills for the purpose of providing funds to meet their drafts. Sir Charles Trevelyan, who was a more staunch supporter of Sir Charles Wood's views than either of his predecessors, succeeded in inducing the Government of India to agree to cancel that part of the agreement.

As regards a gold currency the main difficulty of introducing it is, that the State loans, and indeed all other public engagements of a commercial character in India, have been contracted in silver, and it would be impossible to have two standard currencies in circulation—a gold and silver one; and as the introduction of a gold standard would necessarily affect the value of silver, it would be

impracticable to introduce it without causing the utmost possible confusion in the account between debtor and creditor. Mr. Wilson underrated the advantage of a gold currency, and held firmly to the opinion that a widely circulated paper currency was what India principally required. Experience very soon showed that a paper currency in India was an exotic which it would require many years to acclimatize; it would not at once take root, though supported by the soundest principles of political economists. In 1864 the Chamber of Commerce of the three presidency cities addressed the Government, urging on them to introduce a gold currency. After much discussion, the Government of India supported Sir Charles Trevelyan in suggesting that British and Australian sovereigns and half-sovereigns should be made a legal tender. Sir Charles Wood took a more correct view of the case than even the local government, borne away a little perhaps by the urgent representations of the Chamber of Commerce, whose unanimous opinion carried necessarily great weight with it. He pointed out that, at the existing price of silver, a sovereign was worth more than ten rupees; and that to make it a legal tender for less by law would be useless. Yet he allowed the experiment to be tried. It was tried with the result already seen, the sovereigns had to be shipped back again to England.

At the same time the Government, by a notification dated 13th November, 1864, intimated that English and Australian sovereigns and half-sovereigns would be received at all treasuries in payment of Government demands at par value. This order has recently (October 1868) been cancelled, and in substitution for it another notification issued, dated 31st of October, to the effect that the sovereign and half-sovereign will be received at ten rupees four annas, and five rupees two annas respectively, and that they will be issued, when available, at the same rate. When, however, sovereigns are selling in the market, as they were then, at ten annas, or one shilling

and threepence each, it is not likely that they will be paid into the treasury at four annas, or sixpence over the par value of ten rupees.

No further steps were taken till the Currency Commission was appointed in 1866, and much disappointment was occasioned by their report, in that they had been expected to compass impossibilities, and had not done so.

They recommended certain alterations in minor details, such as separating the offices of Currency Commissioner and Mastership of the Mint, advising Accountants-General not to exhibit too great a jealousy of remittances in notes, &c. The nature of their recommendations excited as much ridicule as indignation, for it was expected that the great authorities composing the commissions would solve the difficult problem which had been puzzling successive Secretaries of State and Finance Ministers for the last seven years. As regards the gold currency they remark that the following points seem to be generally and firmly established:—1. That gold coins are generally at par, and above par, both in the presidency cities and the Mofussil; a fact which was patent to every one. 2. That they are sought for in the provinces by merchants and bankers, and as a medium of reserve wealth by the people at large. 3. That when gold is below par, it is either because it is practically unknown, or because people are too poor to create a demand for it. 4. That the demand for a gold currency is unanimous throughout the country. 5. That gold coins of the value of 15, 10, and 5 rupees would find more favour than notes of that value; and that the introduction of gold would facilitate the establishment of the currency notes, outlying treasuries being assisted by such a measure towards the convertibility of the notes. 6. That the opinion seemed unanimous that the currency should consist of gold, silver, and paper.

The Commission proceed to say that, with the general wish of the country before them, they cannot hesitate to express a hope that the Government of India will persevere

in the policy which was recommended for the approval of the Secretary of State two years ago, to cause a legal tender of gold to be a part of the currency arrangements of India, that which is believed to have been erroneous in the original proposal being modified.

The Commission conclude with the suggestion, that as the institution of the paper currency in 1861 was eminently of a tentative character, and introduced with excessive caution, its partial failure should not be taken as a criterion of the success which may ultimately be anticipated. It is unreasonable to expect large or perfect results from what has hitherto been but an experiment.

It is not easy to see how the difficulty which Mr. Wilson observed on the very threshold is to be evaded. All commercial transactions, including state loans, have been in rupees, and debts so contracted must be liquidated in like manner. The forcible introduction, therefore, of either a gold or a paper currency seems to be an impossibility. No Englishman can the least realize the intensely conservative nature of the Indian character. There is no section of the human race, not excepting the Chinese, who are so resolutely opposed to anything in the shape of innovation. However plainly you may demonstrate to them the advantage of a gold and paper currency over silver, they will not avail themselves of that advantage, and if you force it on them, they will resent it with that spirit of sullen obstinacy and passive resistance which forms so marked a feature in the Oriental character. Legislation will not change men's natures, education may. And here, as in everything else, we revert to the same point to which every consideration connected with the fiscal, political, and commercial condition of India ultimately leads us, and we must look to the schoolmaster to sweep away all obstacles in the path of progress. By degrees, natives will become accustomed to gold and paper currency, and by degrees they will begin to use them. No better arrangement than that of circles for the paper currency can possibly be

introduced. A universal note for all India, or for one presidency, is an impossibility, because the Government would have to maintain a thousand banks,—every treasury at every little station or town in the Mofussil would become a small bank, and must be prepared at any time to cash the notes. This would involve an unmanageable establishment, over which supervision would be impracticable. If the note is not cashable at every place where there is a treasury, it will have to be discounted, and will not pass at par except in presidency cities, and cannot therefore be made a legal tender. But if British sovereigns and half-sovereigns are introduced and set afloat without any attempt to assign an artificial value to them, they will by degrees get into circulation, not as a standard currency of course, but as a subsidiary currency. We must not expect much progress in the present generation; but in the next generation, and when the results of the educational efforts now in operation come to be felt, our successors will find the paper currency in free circulation, and the gold also will by that time have come, gradually, so far into use that it may be possible then to assign to it a standard value by law.

Above all things, crude and rash experiments by amateur financiers with the circulating medium of the country should be avoided.

Lord Napier, towards the close of the year, proceeded on a tour of inspection into the district of Wynaad, which is the great seat in the Madras presidency, next to the Neilgherries, or perhaps even before them, for European enterprise. It is for the greater part table-land, the most elevated section of the whole district not being more than 3,000 feet above the sea-level. It was first selected as a suitable spot for coffee cultivation as long ago as 1840. When Lord Napier visited it, the Europeans engaged in this and other kindred pursuits numbered upwards of 200. It was visited by Sir W. Denison once at least during his tenure of office, but the constant cry which the settlers

incessantly uttered for roads had never been heard. In 1864, the planters having formed themselves into an association, held a meeting to discuss their grievances, and consider how they should bring them to the notice of Government with the best chance of redress. Their efforts, however, were attended with no satisfactory results. Roads there were none. The coffee had to be transported to the coast for exportation on bullocks, or by coolies; and grain for the use of the latter, who to the number of 35,000 were employed on the plantations, had to be imported in a similar manner. Lord Napier had an interview with the planters' association, and assured them that the spectacle of English enterprise which he then witnessed was one which no governor could behold uninterested and unmoved. He promised them roads, and redress of many other grievances, of which they had, as he could not but acknowledge, not without justice complained.

In the latter part of the year, Sir Bartle Frere prepared to make over his charge to his successor, the Right Hon Seymour Fitzgerald, and return to England, where he was shortly afterwards appointed to counsel. The popularity which attended the first period of Sir Bartle Frere's administration of Bombay did not accompany it to the end, yet he left India with a reputation scarcely perhaps surpassed by any of his contemporaries. He first came prominently into notice in Sind, where he held the office of Chief Commissioner during the anxieties of 1857, and subsequent years. As Governor of Bombay he fully sustained the reputation he had earned in the small non-regulation province. With energy and aptitude for business, with liberal views, and a great experience of the country, he put himself at the head of every movement which had for its object the welfare of the native community, or which was inspired by the spirit of progress. For a while he seemed to have solved the impossible problem of an Indian governor being popular with all classes, natives and Europeans, official and non-official.

With military officers and subordinates in civil employ, he was an especial favourite, for he had fought their battle vigorously in the height of the monetary crisis, and set forth their claims to some increase of salary to enable them to meet the unusual pressure upon their resources. With the native community he fell into disgrace on account of the appointment to the bench of Mr. Justice Anstey, who made himself so unpopular that the natives held a public meeting, at which a memorial was drawn up to the Secretary of State praying for his removal. As the chief ground of their dissatisfaction, however, was the severity of his sentences on fraudulent speculators in the height of the share gambling mania, their memorial met with but little favour, and the petitioners for the time turned the tide of their disappointed wrath upon the Governor.

India, which has been very prolific in great statesmen and warriors, has made but few additions to the roll of names illustrious in literature or science. The result is no other than we should expect. Anglo-Indians are too busy as a rule to engage in literary or scientific pursuits, and the English clergy are so small a body, and the prizes open to them so little tempting, that it is not to be wondered at that few men of note have come forward from among them. Outside the limits of the Established Church there are names, household words in India, which will be venerated wherever the story of missionary enterprise is listened to with any interest. Within the Church, Bishop Heber acquired a reputation for his zeal, and he was perhaps the first writer who in any sense brought India home to the English mind. He was the first to effect an introduction between the two countries, and give rise to an acquaintanceship which has, however, hardly yet ripened into intimacy. Dr. Daniel Wilson, who was Dr. Cotton's immediate predecessor, was a good and zealous man, simple-minded, straightforward, and plain-spoken, with many eccentricities and oddities of manner, which, though excused in one whose character for religion and

piety stood high, were scarcely calculated to excite respect. To him we are indebted for the erection of the Calcutta cathedral, a handsome ecclesiastical edifice in comparison with the hideous and unsightly piles of buildings which, as churches, disfigure the metropolis and all the old settlements in Upper India; for the ugly, oblong, brick and mortar barn, with bottle-shaped spire, which was the prevailing style of Indian church architecture in former days, seems designed to give expression to what it is to be feared was the predominant feeling towards religion and its ordinances. It looks as if a beer-chest and a black bottle had been the ideas uppermost in the minds of the men who designed these buildings. The Calcutta cathedral, though by no means what a cathedral ought to be in the capital city of our Eastern Empire, was nevertheless a great improvement upon the barbarous barrack and beer-chest style of a former generation. But Daniel Wilson, as he was generally called, cannot be said to have left any trace of his personal influence upon the society among whom he laboured. A zealous Christian and a pious man he was, but not gifted by nature with the qualities that go to make up a great one. To Dr. Middleton, another bishop of Calcutta, we are indebted for the foundation of Bishop's College, designed for the education of a native pastorate. The college, a plain, unadorned, and ugly, though rather massive-looking building, is the first object of art that attracts the visitors' attention on the left bank of the Hooghly as he nears Calcutta. But whether from its position, being separated from Calcutta by the river, or whether from the insalubrity of the site—a low meadow on the banks of the Hooghly—or whether because it was supposed to be the centre or head-quarters of what were regarded in India as High Church views, and therefore unpopular in a society immersed in the mere worldly pursuits and pleasures of a wealthy and luxurious commercial capital, or from other causes, the institution has never, even under the supervision of the most zealous and

learned Churchman that ever went to India, Dr. Kaye, answered to the desired extent the noble design of its founder.

In many respects, Dr. Cotton, who succeeded Dr. Wilson, was admirably suited for the post of Metropolitan of British India. In the first place, he enjoyed, to all appearance at least, good health and physical strength—no unnecessary requirement for the supervision of a diocese that extends about 2,500 miles in one direction, and nearly 2,000 in another. A good scholar, and a sound Churchman, of no extreme views, he could sympathise with the Non-conformist missionary struggling to plant an oasis in the desert, and with the High Church chaplain, eager to introduce the outward symbols and representations of Divine truth in an ornate and decent celebration of Divine worship. With a fine voice, and clear, impressive delivery, his sermons betokening deep thought and more feeling than they who knew the Bishop only officially could suppose he possessed, were listened to in crowded churches in Calcutta with deep and reverent attention. Transferred late in life to a sphere of action totally different from that in which all his previous career had been passed, Dr. Cotton exhibited a marvellous facility for adapting his genius and energies to the circumstances around him, and the duties before him. And perhaps the habit of command, acquired during his tenure of office at Rugby and Marlborough in the atmosphere of the schoolroom as it is in the region of the master's desk, was not altogether thrown away upon a bishop of a diocese like that of Bengal.

The chaplains, who stood towards him something in the position of sixth-form boys at Marlborough, felt that they had at their head one whom they dared not disobey, and out of whose control they would not be allowed to wriggle by any subtlety of military law or civil regulations; for Dr. Cotton had the full confidence of the Governor-General and the Commander-in-Chief. He had, indeed, every one's confidence, for every one respected, and not a few feared him.

And sore indeed was the need which the Church had for such a man as Dr. Cotton. Readers of romance and of history too, who are familiar with the character the English clergy held a generation or a generation or two ago, can hardly believe that they belonged to the same class of society, or professed to discharge the same duties, as the clergy of our own day. That tide of wholesome reform which swept away so many defects in the character of the English clergy was slow in reaching India. Indeed, it was only in Dr. Cotton's time, and partly, no doubt, owing to his influence and strength of will, that the tide swept up into the Anglo-Indian Church. The indolence and laxity, if nothing more, that unhappily not very many years ago were so prominent a feature among the chaplains in the ecclesiastical establishment of the East India Company, as it was called, has almost wholly disappeared, and a layman may enter a church in India now without fearing that his feelings will be shocked by indecent and irreverent celebration of the Church's ordinances.¹

¹ It was not so formerly. The English reader will scarcely believe in the existence of such irreverence and want of decency as was common even in recent times. For years one of the chaplains was known to be almost always in a state of intoxication, and the matter was only taken notice of at last in consequence of his falling with his head upon the book in a state of drunken insensibility while reading the service in a church where the Commander-in-Chief's wife happened to be present. Among a large body of clergy it was to be expected there would be some black sheep, but I fear the instance alluded to was far from being exceptional. The consequence was a very low standard both among the laity and clergy; an indecent and irreverent mode of conducting divine service; churches as a matter of course shut up all the week and opened on Sundays for a couple of hours, during which the morning and evening services, clipped according to the fancy of the chaplain, were read, and a sermon, in which the preacher acted the part of the traditional signpost, delivered to a sleepy and listless congregation. The indolent habits which the climate is calculated to engender, and which every English resident is sure to contract, unless he is always on his guard against them, are very apt to result in a careless, slovenly performance of Divine service. One effect of this is the objectionable practice of employing native (heathen)

The pastoral tours, which the late Bishop's predecessor for many years was too feeble to make, were regularly undertaken by Dr. Cotton, who visited in turn every church and parish in his immense diocese. The effect was marked. The careless and indifferent chaplain felt that there was a superior over him who could and would call him to account for gross and scandalous conduct, or neglect of duty ; and the laity saw that there was a desire and an intention on the part of the Bishop, if he could not awaken zeal where there was none, at any rate to enforce a decent discharge of duty. Thus it was that the Church of England in India seemed to awake from a lethargic sleep under the episcopate of Dr. Cotton, and to feel that she had a mission to fulfil. The educational institutions which owe their origin or growth to Dr. Cotton's zeal or fostering care have already been mentioned, and it was when he was in the midst of all these good works that a fatal accident in the autumn of 1866 carried him suddenly away from the sphere of his usefulness. He was engaged in the distant province of Assam, in one of his pastoral tours, during which, with true apostolic zeal, he was wont to visit the churches, encouraging, consoling, edifying. After having seen all the principal places in the province, travelling chiefly in the Lieutenant-Governor's barge,—which, however, the difficult navigation of the rivers and streams often obliged him to leave behind, and to make his way in a native boat,—he had nearly completed his tour, when one night (it was on the 6th of October), as he was getting on board the steamer, at a place called

servants in subordinate offices, which the clergy are too lazy to perform themselves. Thus it is not pleasing to see a native servant with a crumpled cloth under his arm stroll up the aisle during Divine service, and proceed to lay the cloth, by no means a clean one, on the altar, or to see him bring to the officiating priest, or even place on the altar itself, the vessels and the elements for the celebration of the Holy Eucharist. There has been an undoubted improvement in these matters within the last five or six years, but there is still too much of the old style remaining, more especially in mission churches.

Kooshtea, he accidentally lost his footing, and fell into the water. He had that evening consecrated the cemetery at Kooshtea, and had despatched his chaplain to the telegraph office to send a message announcing his speedy return to Calcutta. It was dark when he reached the water's edge, and he ascended, or attempted to ascend, a platform which was faultily constructed, having no handrail. So sudden and complete was his disappearance, that although attempts were at once made to rescue him, no trace of the body, nor even his hat, could be found.

Some idea of the estimation in which Dr. Cotton was held may be derived from the following proclamation, which was issued in the official *Gazette* upon the receipt of the intelligence, while all the ships in the harbour hoisted their flags half-mast high, and between the hours of ten and twelve in the morning the minute-bell was tolled from every church in Calcutta on the day appointed for the mourning: "There is scarcely a member of the entire Christian community throughout India who will not feel the premature loss of this prelate as a personal affliction. It has rarely been given to any body of Christians in any country to witness such depth of learning and variety of accomplishment, combined with piety so earnest, and energy so untiring. His Excellency in Council does not hesitate to add the expression of his belief that large numbers, even among those of Her Majesty's subjects in India who did not share in the faith of the Bishop of Calcutta, had learned to appreciate his great knowledge, his sincerity, and his charity, and will join in lamenting his death."

The last suggestion of the Viceroy illustrates in a very curious and interesting manner the force of Dr. Cotton's character. It is quite true the natives had learned to appreciate and like him. At first sight it would seem as if the circle of a bishop's duties revolved around a centre so far removed from the interests and associations of a heathen community that his mind could never by any possibility come in contact with native thought; but

without going out of his way, or abandoning his legitimate sphere of duty, he yet caused the light of his example to fall somehow so far within the shade of heathendom, that men who had no reverence or affection for Christianity could revere and admire the singularly manly character and the unaffected piety, the earnestness and the charity, of Dr. Cotton.

One of the greatest of all the mysteries that encompass human existence, and one of the greatest trials to the Christian's faith, and one of the strongest inducements to humility, is the phenomenon we so frequently see when men whose lives and labours are above those of all others valuable, and over whom we might expect a watchful Providence would ever extend its special protection, are carried away by some sudden and strange accident in the very midst of their career, and their work of usefulness cut short. So far as the human understanding can foresee what might have been, Dr. Cotton's life was perhaps the most valuable of any in the whole of India. His influence for good, which he had begun to exercise, would have increased as time went on. Unrestricted, like governors and generals, to a five years' tenure of office, he would probably have ended his days in his episcopate, not before he had seen the completion of those schemes and works of usefulness whose foundation he had laid. And even in the incomplete state in which he left them, they were a bequest perhaps the most valuable that could have been bestowed upon the Church in India.

Early in the present year, the Chief Court was established at Lahore, a Court possessing most of the powers of a High Court, and differing from it in little but in name and organization. Later in the year the High Court of the North-West Provinces was established by royal charter at Agra, under the presidentship of Sir Walter Morgan, Chief Justice. These tribunals have proved in every way most beneficial to the country, for they have earned in the fullest sense the confidence and respect of the people.

CHAPTER XII.

1867.

The Orissa disaster—Public meeting in Calcutta—New Governor of Bengal—The Bishop of Calcutta—Madras—The Madras Native Church—The Bishop of Bombay—The Licence Tax—Protest against the tax—The census in Upper India—The great Hurdwar fair—Cholera—The cyclone—The railway schemes—The Bank of Bombay.

EARLY in the year 1867, Colonel Strachey, who had been appointed Superintendent of Irrigation in India, came out from England invested with full powers to push on, as fast as his own judgment and discretion should warrant, the construction of canals. It seemed as if the Home Government had been awakened out of a deep sleep, or suddenly become conscious of their responsibilities in this particular. No effort was to be spared, and a very wide margin allowed to the sums that were to be sanctioned for the necessary works.

If the conditions under which the existence of the human race is maintained in temperate climes and with all the advantages which civilization confers, as in European countries, are an inexplicable problem to the philosopher, what must it not be in the East and West? Here the reflective mind constantly finds itself repeating the question—a question vainly asked by man's finite intellect—Why, for what end, to what purpose, have these millions of human beings been brought into existence? Out of the population of India, whatever it may be, say a hundred and forty millions, there must certainly be many millions whose

existence from the cradle to the grave, with very few exceptional periods, is one course of physical suffering. But setting them aside, and allowing that the wretched people, to all appearance but one degree removed from their fellow-labourers the oxen, derive at any rate as much enjoyment from the mere physical functions of life as the brute creation, we are staggered when we find Nature, who at the best of times seems to deal so harshly with these hapless creatures, suddenly, as it were, lashing itself into fury against them, and setting in motion one after another the most terrible engines of destruction. The mind utterly fails to comprehend the magnitude, or to conceive the intensity of the misery, caused by such a calamity as befell the inhabitants of Orissa in 1866-67. A similar instance, under very analogous conditions, has recently occurred in the West, where many thousands have been swallowed up by earthquakes. While the sceptic turns aside from the contemplation of some millions of human beings swept away by the ravages of famine or earthquake or the waters of a flood, with his doubts as to the existence of a Divine government of the world confirmed, Faith, with full assurance that in spite of these seeming contradictions "the earth is the Lord's and the fulness thereof," is content to wait for an explanation of the riddle.

We know very little more about the conditions of existence in the orders of life inferior to us, than we do of those which occupy a superior position in the grade of creation. In the former case, we can indeed watch the habits of ants and bees, and other insects which possess a marvellous instinct such as to compensate them in a great measure for the want of reason. There is no longer any question that ants have artificial conditions of life analogous to those with which we are familiar among ourselves.¹ They have separate communities, divisions of society, labouring classes, slaves, armies, and rulers who direct operations in war

¹ "The Insect World, with a Description of the Habits and Economy of some of the most interesting Species." By Louis Figuier. 1868.

and exercise the government during peace; they have laws by which measures that are necessary for the good of the commonwealth are carried out with regularity and exactitude; they build cities, granaries, treasuries, palaces, and fortify them, and the construction of their public works shows they have an instinctive acquaintance with the principles of mechanics. All this we know from observation of their habits. Of their inner life we know nothing, but we see that they plainly have the power of communicating ideas to one another. One hour of our time is to them perhaps a long period, during which great political changes may take place, revolutions be effected, campaigns conducted, settlements destroyed and founded. Yet these little creatures, intent on their own concerns, wrapt up in affairs that appear to them as momentous as a change of ministry or a new reform bill does to us, must, if they are capable of observation, get occasional glimpses of another world out of and beyond their own circle of existence, and immensely superior to it in all its conditions and in respect of the forces it employs. The morning of a summer's day, to them perhaps half a generation, has been spent in the construction of a large city: the site, selected by the most intelligent of the community, has been an unlucky one, but the engineers and surveyors had not the gift of prescience, and could not divine that a party of young ladies and their attendant cavaliers would after luncheon go out to play at croquet upon the very site where a community of hundreds of thousands of living creatures have been for half a century constructing their city. At last the engine of destruction approaches, and a revolution of the roller sweeps away the hopes of thousands, the glory of a commonwealth; all its public institutions, its palaces, its dwellings, its fortifications, and the terrified survivors are scattered houseless over the face of the earth. If they possess *Quarterlies* and *Saturday Reviews*, they doubtless discuss the prodigy in all its bearings. Whence did the roller come, and what force propelled so huge a mass of rock? Why were so many thousands

of living creatures cut off in the midst of life and health, and the career of so many public characters, rising into fame and power, stopped short by death? Would the calamity recur? If so, when, at what interval, under what conditions?

The contemplation of such calamities as befel Orissa in 1865, '66, and '67,—as have recently befallen the cities of South America,—is calculated to awaken in the mind uncomfortable doubts and misgivings, which are apt to spring up, because we are always prone to forget that the finite cannot compass the Infinite. We no more see and understand the whole system of the government of the universe than the ants do the motives and operations preceding the catastrophe that overwhelmed them on the garden plot. They get a glimpse of a mighty power external to and infinitely beyond them in resources, exercising forces which they can neither comprehend nor measure, and which nevertheless every now and then seem to be applied to their destruction with most deadly effect. No doubt they believe, if they have the faculty of reason, that the roller was sent by some law of Nature specially set in motion to compass their destruction. And when it is recollected that the laws and conditions of the universe are infinite in number, in variation, and in their operation, and that our reason and science in reality bear a smaller proportion to the vastness of infinity than the instinct of the ant does to the nature, the motions, and the actions of the croquet players, and their antecedent phenomenon the roller, though we get no explanation indeed, we may cease to perplex ourselves with a vain inquiry into the system of a Divine government which permits such catastrophes as the Orissa famine and inundation, or the Peruvian earthquakes, to overwhelm huge masses of human beings.

Early in the year it was deemed desirable to call a public meeting at Calcutta, and the very unusual spectacle was presented of the Viceroy seeking the co-operation of the residents and the non-official public. It would be better

for India if the spectacle was less rare. The enthusiasm with which Sir John Lawrence was received, and the hearty response which his request for aid called forth from all classes, shows how greatly the people of India are misrepresented by writers who make out that the want of sympathy between the governing races and the governed is on the part of the latter only.

Sir John Lawrence, in addressing the meeting, thus summed up the disasters under which Orissa had suffered:

"I will here remind you that in 1865 there was a general failure of the crops in the three districts of Orissa, followed by very indifferent harvests in 1866, while in the autumn of that year a large part of the province was also inundated. The floods of the Mahanuddy and other rivers broke through their embankments and submerged extensive tracts of land in their vicinity. All the crops in these localities were spoiled, and property which had escaped the famine was carried away or destroyed. What the drought had spared was engulfed in the wide vortex of water. In this way one-half the district of Cuttack alone, extending over an area of 1,500 miles, has been devastated. From the most reliable accounts it is estimated that from one-fifth to one-fourth of the population of the province has already perished. What famine and starvation began, diarrhœa and pestilence have completed. It is estimated that we may have to import into the province not less than 1,200,000 maunds of rice, equal to about 27,000 tons. We have already arranged for the introduction of half that quantity by the 1st of April, and the rest will follow as rapidly as may be found necessary. There were already," he added, "1,500 orphan children to be provided for, which might increase to 2,000 more, and ten lacs of rupees, or £100,000, would be required for their maintenance."

The Viceroy had previously telegraphed to the Secretary of State, then Lord Cranborne, begging that a subscription might be got up in England; to which the following curt refusal was transmitted in reply:—"January 21st. Your

telegram received, and sent to the Lord Mayor. He thinks no subscription could be raised here. I have made inquiries, and think he is right. Distress here from panic, frost, and strikes is terrible, and engrosses public attention." Sir John Lawrence, alluding to this refusal of assistance at the meeting, remarked, it was only the more necessary for those present to exert themselves. Eight persons on the spot subscribed 2,500 rupees each, and the Viceroy himself gave 10,000 more towards the relief fund.

It is impossible to make any very accurate estimate of the total number of lives lost by this calamity, but the *Friend of India*, on sound data, reckons that it could not have been under two millions! and there is no reason to suppose that it was an over-estimate.

In this year Sir Cecil Beadon retired from the government of Bengal, and was succeeded by Mr. William Grey; while Sir Gaspar Le Marchant—after three years' tenure of the Commander-in-chiefship of Madras, during which time, if we are to be guided by the journals of that Presidency, he had done less for the army than any of his predecessors, and succeeded in making himself universally unpopular—retired, and made way for General McClaverty.

The bishopric of Calcutta, vacant by the lamented death of Dr. Cotton, was, after being refused by several divines in England, eventually accepted by Dr. Milman, who was installed in the Calcutta Cathedral on the 2d April.

The new Bishop was regarded by the Evangelical party in Calcutta with some suspicion, as a report had preceded him that his views on Church matters were tinged with a tendency to Ritualism. But he soon gave indication that, whether holding High or Low Church opinions, he had come to India fully impressed with the importance of the duties he had accepted. On his way to Calcutta, he had landed at Madras, where, in answer to an address presented to him by the Bishop and clergy of that Presidency, he said, that "he looked upon his work as essentially missionary. At the present time, the gradual development of the Native

Church was a matter full of interest, and he should rejoice to watch over, and as far as possible assist its progress. He was to carry on to the utmost of his ability the labours which the sudden and awful summons of Bishop Cotton had so unexpectedly arrested." Like the Ephesians of old in the presence of their great apostle, who paid them a passing visit on his voyage, those present at the meeting then knelt down and, the Bishop of Calcutta leading, joined in repeating the Litany. They then bade him "God speed" on his journey, and he passed on to the head-quarters of his diocese, where his unceasing labours and untiring energy in the cause of religion and the Church have fully borne out the high estimate that was passed of his character by his friends and associates.

In Dr. Gell, the Bishop of Madras, Dr. Milman must have found a sympathising friend and a warm coadjutor. Differing as regards his views of Church matters from his metropolitan, the Bishop of Madras has won all hearts by his fervent piety, and awakened the respect of all who have watched the primitive zeal with which he has devoted himself to his apostolic duties.

Early in the year he delivered a charge which is especially interesting in an historical point of view, as it supplies much statistical information regarding the condition of the Church in the South of India, otherwise difficult to get. He had, when he delivered the charge, visited the whole of his extensive diocese; he had confirmed 6,600, of whom over 5,000 were natives; several ordinations had been held, at which 11 native deacons were ordained and 18 admitted to priests' orders, of whom 9 were natives. The numbers of licensed clergymen were 162, a number totally inadequate to the work of the diocese. The number of Protestant Europeans and East Indians in the diocese is estimated at 24,000, scattered over 47 chaplaincies and stations.

The Bishop paid especial attention to the condition of the native churches in the districts of Tinnevely, Tanjore,

and Travancore. Those who are unacquainted with the extent to which the bonds of caste fetter the minds of the people of India will be surprised to hear the Bishop's testimony to the extent to which caste is a burden upon the Christian Church. Now, as thirty years ago, when Bishop Corrie and Bishop Wilson visited the place, the strange anomaly is presented of the Christian high-caste convert refusing to kneel at the same altar with his low-caste brethren. All the efforts which have been made to induce these professors of a faith that admits of no distinction of persons, to lay aside their prejudices, have been in vain. As Bishop Gell says, "The cords of caste-tyranny are stronger than those of Christ's love." The Syrian churches in the South, which attracted the attention of Bishop Wilson, and led him to indulge the hope that they would be one day amalgamated with the Protestant churches, have shown some symptoms of life and progress. Some of them have ceased to celebrate Divine Service in an unknown tongue, and use the vernacular, and in other respects they give indication of a desire to conform to the usages of Protestant worship. During the three years preceding the Bishop's visitation, there had been an increase of 7,243 members to the native churches, making a total of baptized Christians of 55,495. In addition to which, there were 21,093 persons who had renounced idolatry, and were being prepared for baptism. The number of European and East Indian missionaries is 53; there are 34 native clergymen, a number which has since been increased to 40.¹

The diocese of Bombay was less fortunate in its Bishop, Dr. Hardings, who rendered himself notorious all over India by his iconoclastic zeal on Christmas-day, when on entering the Cathedral, before taking his seat, he stood in the aisle and deliberately stripped to pieces the ornamental floral cross which fair hands had the afternoon before

¹ The *Madras Times*, March 27th, 1867, from which the statistics condensed from the Bishop's charge are taken.

affixed to his seat, throwing the poor withering leaves and petals on the ground ; and when he approached the altar for the celebration of the Communion service, his first act was to destroy with similar Vandalism the cross of flowers and evergreens on the altar-cloth. And this incredibly bad taste was evinced on two occasions on two successive Christmas festivals.

The political history of the present year centres upon the introduction of the Licence Tax by Mr. Massey. This was a tax, as its name denotes, on professions and trades, to which the utmost opposition was raised outside the Council—a public meeting being held at the Town Hall at Calcutta to protest against it. In principle the tax, although it was so unpopular, has little that is objectionable ; in the way in which it was introduced, and in the extent to which the operation of the tax was limited, it was most objectionable. In their method of dealing with this bill, the Council irresistibly remind us of mischievous little boys bent on the pastime of ringing door-bells and then running away. The bill was proposed for the first time on the 8th March ; and as if the Legislature were engaged in some work of which they felt ashamed, or as if it was an act the consequences of which they feared, the most unheard-of and unprecedented expedient was adopted, and the bill was brought before the Council and became law on the same day ! The promoters of the memorial to the Secretary of State who addressed the public meeting very aptly remarked, “ That a measure of such grave importance should not have been laid before Council for final decision without due notice being given to allow of some expression of opinion upon it on the part of the public, and the haste with which the bill was hurried through the usual stages and passed was as unseemly as it was unnecessary.”

As it is unlikely that the Council was actuated either by fear or shame in passing the bill, there is only one other motive upon which the “ unseemly haste ” is to be

explained. No one can study the progress of Indian administration for the last ten years without being struck with the ever-recurring expression of contemptuous indifference to the wishes and opinions of the public which characterises the measures of Government, and too often colours the speeches of its members in Council. Of whatever material the European community in the three Presidency cities may be composed according to official tradition, one would suppose that the interest and opinions of an important class—for, after all, what would India be to England if it were not for commercial transactions between the two countries?—would not be deemed utterly beneath the notice of the governing body.¹ It is not impossible that the manners of the Indian official world may have been corrupted by the evil communications of the Home authorities, some of Sir Charles Wood's despatches being famous for the contemptuous indifference with which he seems to have regarded the views and representations of the local government, and that the scant courtesy dealt out to Chambers of Commerce and deputations may have proceeded on the principle that seems to be inherent in human nature, and by which the boy who cannot retaliate upon his oppressor vents his feelings by bullying one weaker than himself; and so the scale runs down from the top to the bottom of the social ladder. The practice is at times mischievous. If Lord Canning had not, acting under the counsels of his civilian advisers, refused with this contemptuous indifference the aid of the Calcutta European community to raise a volunteer force early in June 1857, the tragedy at Cawnpore might have been prevented, hundreds of invaluable lives saved, and untold sufferings averted. Courtesy and respectful treatment of our neighbours cost little and are often of much value.

¹ See also a recent work of Colonel Chesney on "Indian Polity," where throughout the official view of all independent classes, especially the European, colours the representations and language of the writer.

The great fault to be found with the Licence Tax was that all professional incomes above 25,000 rupees a year paid no increase of duty. Thus members of Council, who legislated for themselves, and other high officials drawing 100,000 a year, paid no more than the barrister or the collector drawing 25,000; while the tax demanded as much from an income of 10,000 as from one of 24,000, from 5,000 as from 9,000, from 1,000 as from 4,000, and from 500 and 200 as from 900 and 400 respectively. And while the wealthiest classes wholly escaped proportionate taxation, the hard-earned pittance of 20% per annum was mulcted in a sum of eight shillings. The objections to the clause affecting companies are similar in principle. On a paid-up capital of 5 lacs, the same sum was to be levied as on a capital of 9 lacs; on 10 lacs as on 1 crore or 100 lacs, whether such companies had paid dividends or not.

The meeting which protested against the unseemly haste with which this measure had been passed into law, and appealed against its injustice, was not actuated by any foolish opposition to taxation on general principles. They were fully prepared to admit that a permanent addition to the resources of the country was an imperative necessity; all that they argued was, that a tax unjust in its operation, which was to yield only 500,000%, which practically exempted the wealthiest classes to which the Legislature themselves belonged, so hastily shuffled through Council, was a measure unworthy of a Government like that of India. Their appeal to the Secretary of State met with the usual fate of such representations, and was rejected.

The episode, however, exemplified the force of the old adage, "the more haste the less speed;" for, after hurrying the obnoxious bill through Council, with the chance of its being vetoed upon the representation of the memorialists, the Government did not like to put it into operation, and it was eventually delayed much longer than it would have been if the ordinary course of procedure had been

observed. The original bill was repealed, and another bill in an amended form passed later in the year.

Another instance of this contemptuous indifference to public opinion is afforded by a characteristic incident which occurred early in the year. One of the social peculiarities of the natives of India is a generally-accepted idea that there is something derogatory in having to attend a court of law. No matter whether as a suitor, a defendant, or a witness, a native of high rank considers it an insult to be forced to attend court. The Government, who have from time immemorial humoured the natives into one-half of what are called their "caste prejudices," always winked at this little weakness, and have by law exempted from attendance at court a certain class of persons. The Bengal Government, acting on its privilege in this particular, granted the usual coveted exemption to seven Bengalees, one of whom was a merchant, on the ground that they either had been or were members of the local Legislative Council. The Bengal Chamber of Commerce remonstrated against this silly extension of a most mischievous Act, for the members of the Legislature surely of all others have, or ought to have, the least reason to be ashamed of the courts of the country, and might be expected to set a good example in this respect to their less-enlightened fellow-countrymen. The Chamber of Commerce pointed out that the privilege was one unknown in any other part of Her Majesty's dominions, that it is opposed to the first principles of justice, and that it should only be allowed in certain families where it had been held as an hereditary privilege for many generations. To this very reasonable memorial the Lieutenant-Governor replied, declining to withdraw the boon, ending with thanking "the Committee for the interest and trouble they have taken in a matter which had no apparent connexion with the commercial interests of Bengal, and regarding which, therefore, it did not occur to the Lieutenant-Governor to consult them!"

The results of efforts to obtain an accurate return of the

population of two of the principal subdivisions of British India—the North-West and the Central Provinces—were published this year. We are much indebted to Mr. Chichele Plowden, the Secretary to the Board of Revenue, for a very clear and lucid statement of the census of the North-West, which presents us with several very interesting facts. The Hindoos bear the proportion of more than six to one of Mahommedans, the former being 25,674,819, and the Mahommedan 4,105,206. The Hindoos have been divided into the four great castes or sections, for the word “caste” hardly represents the distinction between the original great divisions of the race or races. These four divisions or sections are, as every reader of elementary geography knows, the Brahmins or priests, the Cshetriyas or military, the Vaisyas or agricultural, and the Soodr or servile classes. The castes proper are no less than 560, but the four great sections of the Hindoo community stand respectively as follow:—Brahmins 3,451,692, Cshetriyas 2,817,768, Vaisyas 1,091,250, Soodres 18,304,309. It would be uninteresting to the general reader to follow the census into details, although, from the list of trades or occupations set down, some amusement might be derived. Here we find all the degrading pursuits invented to minister to the lusts and passions of the rich which are unhappily represented in every community that has made any advance in civilization. But apart from these we have callings and trades, some of which, though they may have their counterparts in European communities, are seldom represented by separate classes, such, for instance, as “pedigree-makers” and “flatterers for gain,” of whom the North-West Provinces can supply twenty-eight in the one case, and 226 in the other. Although there are in the list upwards of 400,000 beggars, and 111 of another species of the same genus called “alms-takers,” 900 “budmashes” or scoundrels who live by their wits, the whole province is represented by the official returns to contain but one “vagabond.” Of “ear-piercers” there are eighteen, “sturdy beggars” thirty-

five, "hangmen" the prodigious number of 133, "fortune-tellers" three, "jesters" 800, and one "informer." It is remarkable that the numbers of informers and vagabonds should be represented by the unit, and it is impossible to avoid the suspicion that he may be the same person under two characters. The number of native Christians is set down as 14,126, Europeans as 27,761—which of course includes the army, and 5,069 Eurasians. This census, compared with Bishop Gell's census of the Native Church of Madras, shows that native Christians are as one to four in the North-West Provinces and the Southern Presidency, a proportion we should have been fully prepared to find.

It is important to notice that out of the whole population the agricultural class is said to number 17,656,006, the industrial 3,868,822, among whom there are reckoned no less than 135,515 gold and silver smiths.

The Census of the Central Provinces was taken on the 5th November, 1866, after great precautions to impress on the people, who are less advanced than the inhabitants of the North-West, that the process of numbering them was not to be followed by any unpleasant consequences, of which they appeared in much apprehension. In these provinces we find the Hindoos bear a much larger proportion to the Mahomedans than in the North-West, there being 6,864,770 Hindoos to 237,922 Mahomedans. The aboriginal tribes number very nearly two millions. The proportion of population to area in the Central Provinces is 365 to the square mile of cultivated soil, whereas that of the North-West is 351. But the immense extent of waste and jungle lands in the former territory is illustrated by the proportion of only 79 to the square mile, if the whole area, cultivated and uncultivated, is reckoned. The whole population of the North-West is given at 30,110,615, the Central Provinces 9,104,511, making a total of upwards of thirty-nine millions, out of which four and a half millions only are Mahomedans. Statements of figures on paper convey to the mind but

an imperfect idea of the actual number represented. But some notion of the amazing extent of the population of India in the aggregate may be gained by a visit to the great religious gatherings or fairs as they are called, which periodically attract millions to some central spot, generally the banks of a sacred river, for devotional purposes. The most famous and most familiar to the English reader of all these fairs or religious gatherings, is that of Hurdwar. In the present year (1867) the collection was unusually large, owing to the return of a sacred cycle which recurs every twelfth year, and is called the "Coombha" fair, so named from the planet Jupiter being then in the sign of Aquarius, at which season the pilgrimage to the sacred river, and bathing in it, are supposed to be accompanied by especial and peculiar blessings. Every 144th year the sanctity of the ceremony is increased in proportion to the rarity of its recurrence, and the cycle fell in 1867. "In addition to this a belief had gained ground in all parts of the Peninsula that the sacred character of the Ganges was being interfered with, and that ere the time of another gathering could arrive, it would be entirely destroyed." This idea, it is suggested, arose on the completion of the Ganges Canal, which it was supposed would eventually dry up the river by exhausting its waters. The notion may also have a deeper signification, indicating that the advance of intelligence, the result of British rule and education, is destined to undermine the influence of the Brahminical priesthood, and the sanctity of the holy stream.¹

Some particulars of the Great Coombh, as related by an eye-witness, may not be uninteresting. It is necessary to premise that, owing to the immense concourse of people which was expected, and the certainty that it would be attended or followed by the outbreak of some epidemic,

¹ These are the suggestions of the late Mr. Robertson, of the Bengal Civil Service, magistrate of Saharunpore. See an interesting account of the Hurdwar fair of 1867, in the fourth annual report of the Sanitary Commissioner with the Government of India for 1867.

the Government had taken every precaution possible to secure attention to sanitary arrangements, as well as to preserve the peace, for large bands of devotees assemble in thousands under rival spiritual guides, and not uncommonly enact the same sort of scene that might be witnessed in former years, at the church of the so-called Holy Sepulchre, where pilgrims who came to pray remained to fight.

The gathering of the people from different parts of India commenced about the 10th of March, and increased steadily up to the 7th of April. From that day till the 11th, the rush of pilgrims pouring in upon the sacred spot was immense. It is supposed that there were not less than from two and a half to three millions collected in the place. On the 12th, the sacred day, this mighty concourse of human beings arose as one man for the ceremony of purification.

One of the first objects of the authorities had been to erect ten bridges across the river at certain intervals, which were placed under the charge of police, and marked off with different coloured flags, in order to prevent collision between streams of people crossing over bridges in different directions. One of the most striking features of the fair is the assembling of the different sects or followers of various "fakirs" or "mahunts," who are noted for some peculiarity in their religious teaching. In 1843 a very serious collision took place between the followers of two opposing sects, regarding precedence in bathing, which was attended by loss of life. On the present occasion measures were taken to bring them in under an escort, which both acted as a guide and prevented any breach of the peace. It was a curious sight to watch these processions of devotees, under the leadership of their several "fakirs," marching with a cavalry escort headed by the magistrate, a road being made for them through the surrounding mass of human beings by the foot police. After performing the seven prescribed immersions in the sacred

water, the processions returned as they came across the bridges to their respective encampments. The writer, whose account was published in the *Delhi Gazette* of the 18th April, proceeds as follows :—

“I must here make prominent mention of the admirable arrangements made by Major Watson, Superintendent of Police, for checking the progress of the overwhelming crowd approaching the ‘sacred ghaut’ (bathing place) at the time when the sects of ‘faquirs’ were in the water. This was executed by means of red flags placed in the hands of policemen stationed on prominent localities at intervals of three and four hundred yards all along the main road appointed for the people, and where strong bodies of police were posted and barricades erected. When each set of faquirs approached the bridge of boats to cross over to the ‘sacred ghaut,’ the red flag at the ghaut would be exhibited, a signal for all other flags to be waved, indicating that the ghaut was occupied by the faquirs. The police at the barricades immediately drew up in line, and stopped the onward progress of the multitude. The communication was so rapid and effective, that the mass was simultaneously broken into divisions, and stopped without the dread of the people falling over one another and being crushed. When these flags were withdrawn, it was a signal for the crowd to be allowed to proceed again. Had this method not been adopted, great loss of life would inevitably have occurred during this momentous day. But one death happened on the Dehra Dhoon side, owing to the giving way of one of the barricades through the immense weight on it, and by which a few persons were injured.

“The greater portion of the crowd took up their position on the vast tract of land opposite the river, familiarly called the ‘Island of Rorec.’ This part of Hurdwar was marked off into bazaars, ‘mohullas,’ and marts for cattle of all kinds, and placed by Major Watson under the superintendence of Captain Bramly, who worked it as a district, with six police stations, composed of 140 constables, irrespective of officers. The sanitary arrangements of this island, together with that for the whole fair, were conducted by Dr. Cutcliffe, F.R.C.S., the civil surgeon of Saharanpore. To this officer’s unremitting exertions the total absence of sickness was attributable; his close supervision and directions to the police respecting the keeping clean all latrines, and the burning and reducing to ashes all filth, in furnaces erected for the purpose, effectually checked the birth of any disease. No epidemic or infectious diseases showed themselves. Hospitals were erected in different parts of the grounds to accommodate the sick, but happily they were but little used. It would only take up too much space were I to detail the sanitary arrangements; suffice it to say that, had irregular squatting been permitted, as was too well experienced at the late Agra

durbar, cholera would to a certain extent have made its appearance in so dense a crowd.

"I cannot mention in language too high the commendable exertions of the police of the North-West Provinces and Punjab. They have as a body worked hard and with a will; their exertions at the 'sacred ghaut' were the theme of praise. Young and old, infirm and blind, alike received their needful help in pulling and assisting them up the wooden steps at the water's edge. Women in hundreds rushed frantically into the water with babes in their arms, which in the immense crowd were torn from them, but none lost their children; people who had accidentally lost their wives and children found them after a short time at an adjoining police station, where all were conveyed and kept till owned. It is wonderful that no loss of life occurred.

"It would have been impossible to have made anything like a correct estimate of the crowd which assembled at this fair, but calculating by the Oriental system of one lac of souls to every square 'coss,' it was judged that there were no less than three millions of people at this 'Coomb fair.' For miles round Hurdwar, and on the Dehra Dhoon side, a vast encampment as far as the eye could reach was seen. Most conspicuous of all was that of His Highness the Maharajah of Cashmere. His Highness the Rajah of Bhurtpore offered up his orisons to the shrine of 'Mahadeo,' but in quite a different way to the pomp and show displayed by the Maharajah of Cashmere. Various people of note and respectability were here, among them Sir Deo Narain Singh, K.S.I., with bare head and the customary small winding sheet; but now all, poor and rich, are wending their way homewards.

"This fair will long be held in remembrance, chiefly and solely for the completeness of the arrangements that were adopted for the convenience and well-being of the crowd, both as regards the 'sacred ghaut' and in a sanitary point of view. Certainly some little confusion and discontent made itself apparent at the onset, but a little trouble soon made the people acquainted with the different routes appointed to take them to and from the 'ghaut,' as well as the object of the latrines which had been prepared for them on different parts of the ground. The names of Major Watson and Mr. Robertson, the magistrate of Saharunpore, with those of other officers, will long be remembered, and will spread far and wide, as the 'pundits' have made a note in their books of all officers' names. This vast crowd is fast dispersing, praising the *British raj*, and crying out '*Watson, sahib ke jye*,' for the ease and convenience they little expected to find, as it is notorious that no 'Coomb fair' has yet taken place that has not been attended with loss of life and sickness."

The arrangements which reflected so much credit upon the officials were successful in preventing disease as long as

the concourse remained subject to them ; but the moment the fair broke up, and the pilgrims commenced their return march, their route, diverging as it did into thousands of different directions, was tracked with disease. Cholera broke out, and all Upper India was threatened with a tremendous visitation of the scourge, carried, as it was feared it would be, by the pilgrims into every large city, into thousands of villages, along every high road.

The report of the Sanitary Commission for 1867 deals exhaustively with the subject of the origin and spread of cholera in and by the Hurdwar fair. The progress of the disease is traced from station to station, from city to city, and the conclusion is inevitable that its *dissemination* was due to the fair, and the pilgrims returning from it. At any rate this is undoubtedly the case within certain limits. In all the cities of the North-West of India, and the southern portions of the Punjab, the progress of the disease is clearly traceable. It would only be natural that the further we get from the source the fainter should become the track of the great destroyer ; and, accordingly, when we get to Peshawur and to some of the trans-Indus towns, the ostensible connexion is so slight that many altogether deny that the outbreak in these places, at any rate, had any connexion with the fair.

It is well known that during the actual existence of the fair itself the pilgrims were remarkably healthy. It was wonderful, considering what an immense mass of human beings had collected on one spot, that there was so little disease among them. It was only when the gathering was over, and the pilgrims had set about returning to their homes, that the disease appeared in any formidable shape. Up to the 12th April, according to the returns from the dispensaries and hospitals, there were not more than one in two thousand sick. All the medical officers concur as to the remarkable immunity from sickness. As far as can be ascertained there was no case of cholera till the 13th April, and on that day eight cases were sent to hospital. But

from noon on the 12th the vast multitude had begun to depart. The 12th, the last day, was the great day for bathing, which concluded the ceremonies, and the pilgrims were then at liberty to return to their homes. By the evening of the 15th they had all left.

It is highly probable that the disease received its first stimulus on the last day, when the great ceremony of ablution took place. The bathing-place was a space 650 feet long, by about 30 wide, shut off from the rest of the river by rails. Into this long, narrow enclosure the pilgrims from all parts of the encampment crowded as closely as possible from morning till sunset. The water within the space was during the whole time thick and dirty, partly from the ashes of the dead brought by surviving relatives to be deposited in the sacred waters, and partly from the washing of the clothes and bodies of the bathers. The custom is for the pilgrims to dip themselves three-times into the liquid filth (water it can no longer be called), and then, oh horror! to drink it! This part of the ceremony is never omitted; and when two or more members of a family bathe together, each from his own hand gives to the other water to drink. And the reciprocal offerings of water take place between friends as well as relatives, the drinking being accompanied by vows of love, and fidelity, and friendship. The quantity of water thus imbibed varies, but it is never less than about as much as can be taken up by the palms of two hands held together so as to form a cup, *and usually several cupfuls are drunk.*¹

It appears, further, that a place called Bazpore, near Hurdwar, was infected with cholera at the time, and the people from the adjacent places do not come to the fair till the very last. It is therefore quite possible that some pilgrims with the seeds of the disease upon them might have come to the fair the last day, and taken part in this

¹ See Report of the Sanitary Commissioner with the Governor-General for 1867.

final bathing, and every subsequent phenomenon that took place is thus accounted for. The disease broke out the following day.

The report is accompanied by a map showing the different places between the Himalayas and Peshawur at which the cholera made its appearance, and the date—in almost every instance, a day or so subsequent to the entry or passage of some pilgrims through the place, except at Peshawur, and Bunnoo (where, however, it is said to have been introduced from Kangra), Dera Ismael Khan, Jhung, Murree, Huzara, and Simla (where it is traced to a traveller, not necessarily a pilgrim).

It is to be noticed, however, that Dr. Brydon, "who has studied," as the report says, "the general facts of the actual distribution of cholera in India with an industry and research which have been unsurpassed," does not agree with the opinion that the outbreak originated with the Hurdwar pilgrims. As early as the 25th February, judging from his experience of general laws that appear to regulate the phenomena of cholera, he predicted an epidemic in 1867, at Hurdwar, and over Kumaon and Ghurwal in April and May. He drew attention at that early period to the probability of a distribution of cholera parallel with that of 1857-8 and 1862. Dr. Brydon's anticipation proved correct, but the fact does not militate against the theory of the dissemination of cholera over the whole country by means of the pilgrims.

If the general reader, with the average knowledge of Indian history which is attained by most educated people in England, were asked what were the characteristics and prevailing features of Indian history, he would at once reply, military operations. Yet a review of the past nine years, so far as we have gone, will leave in the mind of the reader the impression of a series of natural catastrophes,—a succession of floods, famines, and epidemics rather than of military operations. Nature appears to be ever holding a scourge of some kind over the country, and applying it

year by year with merciless severity upon some portion or other of the vast continent. During the period India has been partially free from war, and it is seldom visited by severe earthquakes, but the destructive effects of famine and pestilence and flood are much greater than those resulting from either of the former visitations, terrible as they undoubtedly are. Nor is the record even yet complete. While the rapid and extensive spread of cholera after the Hurdwar fair was carrying consternation into every bazaar and every garrison all over Upper India, Calcutta was visited with another cyclone, not quite so terrible as the great hurricane of 1864, but very destructive and very awful to witness. It occurred on the 1st November, and the conflict of the elements was in one sense more appalling than on the last occasion, as it took place in the darkness of the night. The centre of the storm passed to the east of Saugor Point, and swept round the north of Calcutta. Indications of the approaching disturbance were observed early in the morning of the 1st. At Calcutta the wind was from the north-east, and shortly after dark it became fitful and threatening, the gusts gaining gradually in strength until they reached their maximum between 2 and 3 A.M. of the 2d. The loss of life was not nearly so great as on the last occasion, although the hurricane of 1867 was also accompanied by the storm-wave which destroyed the tramway belonging to the Canning Company, and carried off about 2,000 feet of metal from the roadway, besides committing other ravages along the coast. The police-reports returned about a thousand lives as having been lost in and about Calcutta, including women and children; two ferry-steamers were destroyed, sixty-seven cargo-boats, and between four and five hundred boats of other kinds. Some thirty thousand huts were levelled to the ground, and about two hundred brick houses blown down. The shipping escaped with comparatively few disasters. The passenger-ship the *Blenheim*, which was at the time making its way up the Bay of Bengal, and was

dismasted by the storm, was able to put into Coconada to refit.

It remains to say a few words about the discussions on the proposed railway schemes that took place this year, and the condition of the Bank of Bombay.

In marking out great lines of railway across a continent, it often happens that the calculations and forecastings of the wisest men are at fault. Every consideration that can be urged seems to indicate a certain line of country as the one which should be selected for a projected railway; experience gained after it has been completed shows that it would have been more advantageous to have adopted a different route. This has been the case even in England; it has been the case to a certain extent in India.

The outlines of Lord Dalhousie's great scheme were to connect Calcutta with Delhi by a line up the valley of the Ganges, prolonged from Delhi through the Punjab to Attock on the Indus, which is within fifty miles of Peshawur. A second line was to run from Bombay through Baroda to Agra, thus connecting Upper India with the western seaboard and Europe. In the Madras Presidency he recommended a line across the peninsula to Beypore, a seaport on the western coast, and another to the north-west to unite with a south-eastern line from Bombay.

The first of these schemes has been carried out by the East India Railway Company, whose line runs from Calcutta to Delhi, and the Madras and Beypore line has also been completed. The Madras railway is to join the Great Indian Peninsular from Bombay at Sholapore, about half-way between the two seaports. Great expectations were at one time formed of Beypore as a seaport, which experience has not borne out, but the railway is not altogether thrown away, as it passes by the foot of the Neilgherries, the great sanatorium of the Southern Presidency. From Delhi, the Punjab and Delhi railways will be, by the time these pages come before the public, open as far as Umballa, a large military cantonment, near a city of that

name, the head-quarters of the Sirhind division, and within fifty miles of the foot of the Himalayas in the direction of the hill-stations of Dagshai, Subathoo, and Simla. From Umballa northwards there is a break as far as the river Beas, in the Jullundur Dooab; but from the Beas, all the way passing the cities of Umritsur and Lahore, there is unbroken railway communication to Mooltan. Below Mooltan to a place called Kotree, on the Indus, opposite Hyderabad in Scinde, there is another hiatus. This part of the journey has to be made by the steam flotilla, and occupies about three weeks in ascending the stream from Kotree to Mooltan, and about a third of that time descending. From Kotree to Kurrachee the Scind railway has been complete for some years.

From Bombay the Bombay and Baroda line runs up northwards *via* Baroda to Ahmedabad. And the Great Indian Peninsular connects Bombay with Nagpore, on the border of the great cotton-fields of the Central Provinces; the main branch of this line is eventually to meet the East India line at Jubbulpore, when there will be direct communication between Allahabad, on the Ganges, and the Western Presidency. This line will be open probably in 1870. At present, the traveller wending his way across the continent of India has to exchange the railway at Jubbulpore for a carriage, in which he travels over a splendid road and with great facility to Nagpore, where he meets the rail again. This line is a divergence from Lord Dalhousie's original plan, which was to connect Upper India and Bombay by the Agra and Bombay line. After much discussion he was persuaded to change this project, and to adopt instead a line across the continent, striking the Ganges at Mirzapore, a little below Allahabad, and eventually it was resolved upon making Allahabad the point of junction.

In this grand scheme two mistakes were made. The East Indian line ought to have been made direct from

Calcutta to Benares, instead of following the valley of the Ganges, and the route first marked out between Agra and Bombay ought to have been maintained. That part of the original design, the extension of railway communication to Attock, a most important section in a political point of view, was abandoned. Thus two great centres of communication remain to be connected,—the Western Presidency direct with Northern India, and the extreme Northern frontier at Peshawur and Attock with Lahore. Three lines were projected: one the extension of the Bombay and Baroda line to Agra, which would thus become the direct channel of communication between Upper India, the Western Coast, and Europe, the saving in distance by the adoption of the direct route, as compared with that *via* Allahabad and Jubbulpore, being enormous; the second, a line from Lahore to Peshawur; and the third, a line connecting Kotree on the Indus, the terminus of the Lower Scind railway, with Mooltan.

The subject was much discussed during the year in the papers, and a very able minute was penned by Sir Bartle Frere, who pointed out that of these three lines, two of them, at any rate, were quite distinct, and might fairly be entered upon together. Sir John Lawrence was not very favourably disposed towards either, but strongly deprecated the construction of more than one.

The question was disposed of by the Secretary of State in a minute dated the 7th March, 1867, who decided that complete surveys for the Rajpootana line, or the extension of the Bombay and Baroda line, which was to connect the western coast with Upper India by a junction at Agra and Delhi, should be carried out at once; the other scheme remaining in abeyance. Political considerations have, however, subsequently led to a modification of the policy; the survey of the Rajpootana line has been suspended, and the necessity of speedily completing the connexion between Peshawur and Lahore and Mooltan fully recognised.

To show with what caution the recommendations of Indian officials, as to the selection of routes for railways, ought to be received, it may be mentioned that the adoption of a line west of the Aravelli range between Ajmere and Delhi, for the Bombay and Baroda extension, has been recently urged on Government. The route traverses enormous wastes of loose sand, where there is neither water, nor vegetation, nor human habitation. The chief argument in its favour is the absence of engineering difficulties, but anything more than a mere superficial acquaintance with the subject would show that an engineering difficulty of a grave and, as far as experience has gone, of an insuperable character does exist. In these deserts, the sands shift under the influence of winds prevailing regularly from one quarter. In this way huge hillocks are formed in parallel rows, like ranges of little mountains, a feature with which most travellers in Asia and Africa are familiar, and this moving sand is about the most formidable enemy the engineer or the architect can encounter, for in the course of time it even buries whole cities, a fate which would speedily overtake a railway, with all its accompanying buildings in the solitudes of Bikaner. Art, in the person of the railway engineer, has conquered nature in the obstacles offered by rivers, by valleys, even by mountains; but in the wide expanse of comparatively level plains of sand, nature is still supreme, and the traveller who would cross the lonely tracts of Bikaner must be content to journey by the old-fashioned ship of the desert, whose domains will not be invaded by the iron horse for many years yet.

The following table shows the extent of the main lines of railway completed, and the amount of guaranteed capital up to the date of the Report, 1867-8:—

LINES	Extent. Miles.	Guaranteed Capital.	No. of Miles to be completed.
		£	
1. East Indian	1,501 $\frac{3}{4}$	28,650,000	145
2. Great Indian Peninsular . . .	1,266 $\frac{3}{4}$	19,000,000	393
3. Madras	825	10,000,000	180
4. Scind, including Punjab and Delhi	675	10,624,000	266
5. Oude and Rohilcund	672	4,000,000	630
6. Bombay and Baroda	312 $\frac{1}{2}$	7,500,000	6 $\frac{1}{2}$
7. Great Southern of India . . .	160 $\frac{1}{2}$	1,350,000	—
8. Eastern Bengal	159	2,662,000	45
9. Calcutta and South Eastern . .	29	600,000	—

In one or two instances, the figures in the third column, which shows the number of miles to be completed at the date of the Report, must be slightly modified before they can be taken to represent the existing condition of the work.

The story of the decline and fall of the Bank of Bombay will only be fully disclosed by the publication of the report of the committee of inquiry; and from what has already transpired during the progress of the investigation, it is to be feared that the disclosure will form one of the most disgraceful episodes in the commercial history of India. The temporary failure of the Agra and Masterman's Bank, in 1866, occasioned much distress among a vast number of old officers, widows, and families, whose savings were either invested or deposited there. But if the reckless trading that caused the temporary stoppage of the bank was discreditable to those who were entrusted with the management of its affairs, the speedy resuscitation of the institution evinced and justified the confidence of the public. But the Bank of Bombay was founded on a basis that attracted a far greater share of public confidence than would have been given to a mere private firm, and the trust therefore which the directors held was all the more onerous, and its breach all the more reprehensible. No doubt the public, who do not often take the

pains to inquire closely into the legal status of banks and companies they deal with, were under an impression which was in a great degree a false one, that the Government in reality were responsible for their deposits and investments. The Government were large shareholders, and were well represented in the direction; and although nothing can possibly excuse the moral delinquency of the officials who could so shamefully abuse such trust, it is another question altogether how far the State can be held legally responsible for the losses. Such a connexion as that which the Government of India has with the Presidency banks is not altogether free from objection. The Government ought either to be in a position to control their operations altogether, in which case, of course, it would be responsible to the public who invested in them, or it ought to have nothing whatever to say to their management. The position it held, or, which is much the same thing morally, the position it was supposed to hold in Bombay, was especially a false one, because it will not make itself responsible to those who confided in the bank on the strength of its State connexion. It will be interesting to note the opinions of some eminent authorities on this subject. In July 1867, Sir John Lawrence wrote: "I submit that the circumstances which have led to the ruin of the Bank of Bombay resulted from the neglect of obvious and reasonable precautions at a time of unprecedented temptation, and that if care had been taken in the selection of the Government directors, as well as in their supervision, that Bank would have surmounted all its difficulties, just as those of Bengal and Madras have done." This, in plainer words, is putting the blame of the failure on Sir Bartle Frere, for not selecting proper men for the direction, and not overlooking them after their appointment.

The *Friend of India*, which reflects faithfully Sir John Lawrence's views, speaks out more plainly. "To Sir Bartle Frere," it says, "or to his sanction, we owe that charter of 1864, which by doubling the capital of the

Bank added fuel to the flame which allowed advances on bubble shares, and, by permitting more than three lacs of rupees to be lent to individuals on personal security, created the scandals with which Bombay is still ringing." And again, "If Sir Cecil Beadon is responsible for the Orissa disaster, the late Governor of Bombay is more directly so for the moral and pecuniary ruin of Bombay."

Sir William Mansfield candidly confesses: "Having myself been a member of the Bombay Government during the years immediately preceding 1865, I am able to bear personal testimony to the manner in which a local Government can hardly fail to be carried along by such a movement as was witnessed in this year. It is too much to expect from human judgment, that when placed in the midst of such circumstances it should not be influenced by the swelling tide around, which is felt alike by every man and in every thing, and to take advantage of which in the public interest cannot fail to be the object of every Government."

Mr. Massey speaks more to the point. He says: "It would be understating the case to say, that the position of the Bank of Bombay was and is that of an insolvent whose liabilities are covered by a responsible guarantor. A guarantee would extend only to the debts of the partnership. But the Government, by the course it pursued, went much further than this. In the summer of 1865, the Bank was hard pressed; its shares fell below par. But no sooner was it announced that the Bank was supported by the unlimited credit of Government than the depositors brought back the balances they had withdrawn, and the shares rose to sixty per cent. premium. At that time the Bank had absolutely lost half its capital, and had two millions sterling of outstanding debts, which have since proved to be worthless. Thus, in consequence of the action of the Government, the public were induced to repose confidence in an establishment which was unworthy of confidence, and to give 160% for property which was